

Attorney Docket No.: C064

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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APPL. NO.: 10/041,946 ART UNIT: 3628
APPLICANT: James H. Wolfston, Jr. EXAMINER: Ojo O. Oyebisi
FILING DATE: 01/07/2002
TITLE: Coordination of Independent Billing and Liquidity Providers to Facilitate
Electronic Payments

FEB 08 2007

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

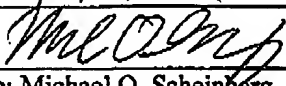
In response to the Office Action of September 8, 2006, the time to respond being
extended to February 8, 2008, applicant responds as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2
of this paper.

Remarks/Arguments begin on page 10 of this paper.

CERTIFICATE OF TRANSMISSION UNDER 37 C.F.R. 1.8

I hereby certify that this correspondence in being facsimile transmitted to the United States Patent
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